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PATENT
Customer No. 22,852
Attorney Docket No. 05793.3077

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Sanjeev Kumar CHANDAK et al.)	Group Art Unit: 3622
)	
Application No. 09/996,944)	Examiner: John W. Van Bramer
)	
Filed: November 30, 2001)	Confirmation No. 3988
)	
For: METHODS, SYSTEMS AND)	
ARTICLES OF MANUFACTURE)	
FOR MANAGING FINANCIAL)	
ACCOUNTS WITH REWARD)	
INCENTIVES)	

Mail Stop: RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE TO OFFICE ACTION

In reply to the final Office Action mailed May 18, 2007, Applicants file concurrently herewith a Request for Continued Examination (RCE) and amend this application pursuant to 37 C.F.R. § 1.114 as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment section of this paper.